

## **ACI Worldwide Completes Expansion of Online Banking from the Desktop to the Mobile Device**

### **Innovative solution offers seamless mobile banking experience via a proven digital platform**

Naples, FLA – April 23, 2013 – ACI Worldwide (NASDAQ: ACIW), a leading international provider of payment systems, announced today the availability of ACI Architect Mobile Banking™, which completes the migration of online banking from the desktop to the mobile device. The solution delivers features to iPhone and Android smartphones previously limited to the desktop including personal financial management tools, integrated bill payment and account-to-account transfers. Building from ACI's thought and product leadership in mobile payments, ACI Architect Mobile Banking enables financial institutions to deliver secure mobile browser capabilities, downloadable apps and text banking to their customers.

"The use of mobile phones to access a bank account, credit card, or other financial accounts continues to become the norm," said Janie West, Senior Vice President, Product Line Manager, Electronic Bill Payments & Presentment ACI. "Recent research by ACI and others has shown that the future of banking is mobile. If financial institutions wish to remain competitive they need to have the right tools in place to offer a comprehensive mobile solution to customers. ACI Architect Mobile Banking enables financial institutions to offer next-generation digital banking as consumer demand shifts to the mobile device."

The solution enables financial institutions to manage and control the desktop, mobile and tablet experience using a common set of administration and configuration tools to efficiently leverage the institution's resources for digital channel management. Using a common platform will ensure that customers enjoy a consistent user experience across all channels.

Additional benefits of Architect Mobile Banking include:

- Increased accessibility, enabling customers to bank anywhere and anytime from any mobile device of their choice
- Added convenience for customers who can manage their finances via an optimized mobile browser, intuitive mobile apps and SMS text interaction and
- Superior reliability through a proven digital banking platform, delivering a seamless experience across multiple channels as well as offering a wide variety of mobile banking options.

Architect Mobile Banking also provides financial institutions with the ability to increase brand differentiation and offer a personalized user experience through targeted, user-specific messaging across multiple channels.

### **About ACI Worldwide**

ACI Worldwide powers electronic payments and banking for more than 1,750 financial institutions, retailers and processors around the world. ACI software enables \$13 trillion in payments each day, processing transactions for more than 250 of the leading global retailers, and 18 of the world's 20 largest banks. Through our integrated suite of software products and hosted services, we deliver a broad range of solutions for payments processing, card and merchant management, online banking, mobile, branch and voice banking, fraud detection, and trade finance. To learn more about ACI and the reasons why our solutions are trusted globally, please visit [www.aciworldwide.com](http://www.aciworldwide.com) or on Twitter @ACI\_Worldwide.

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